

09/694191

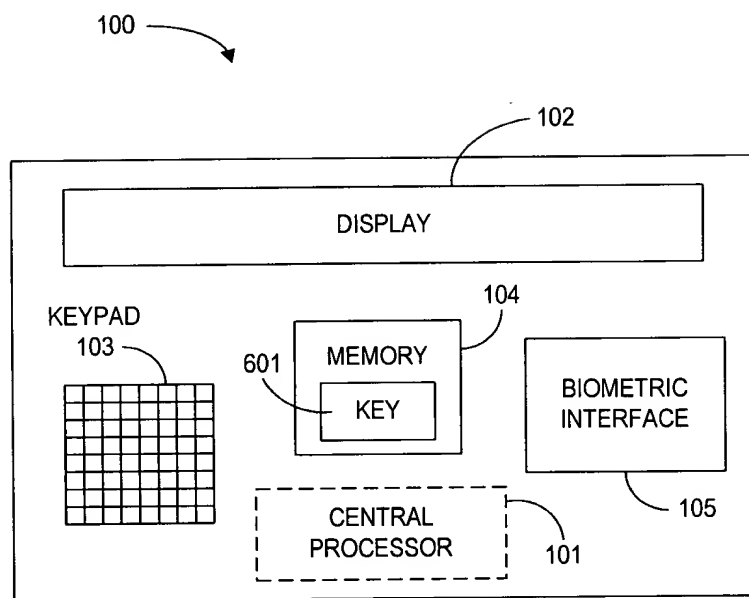


FIG. 1

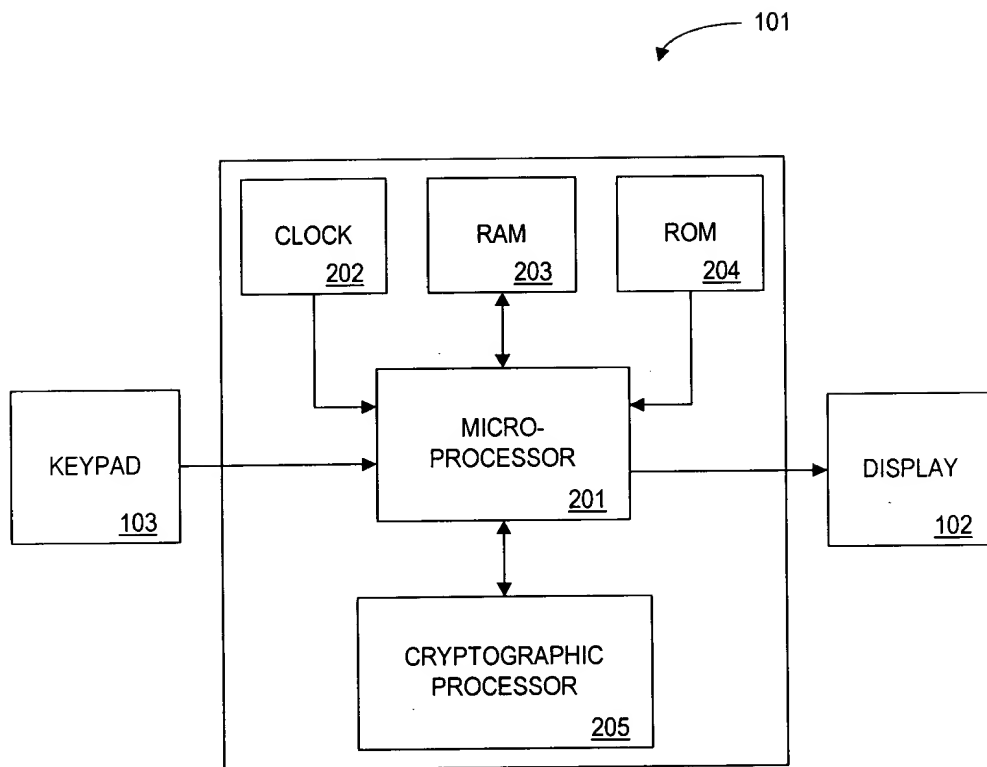


FIG. 2

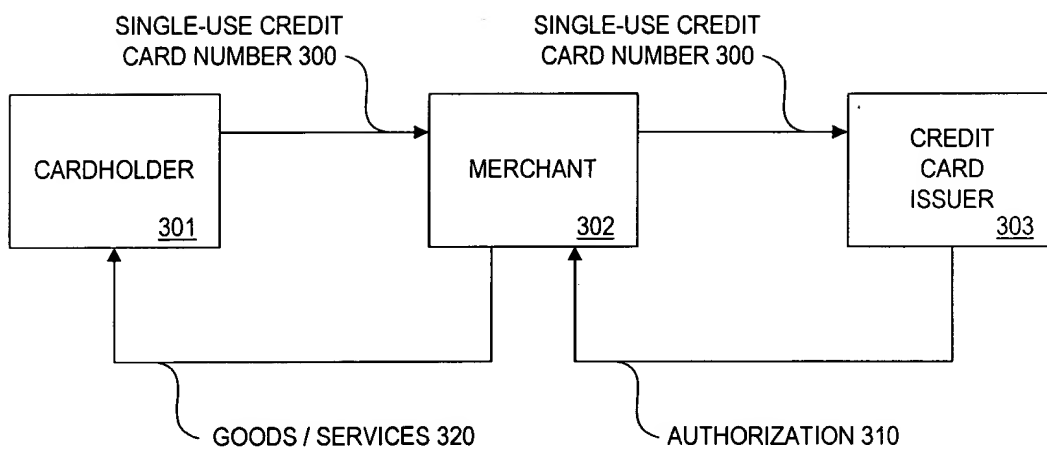


FIG. 3A

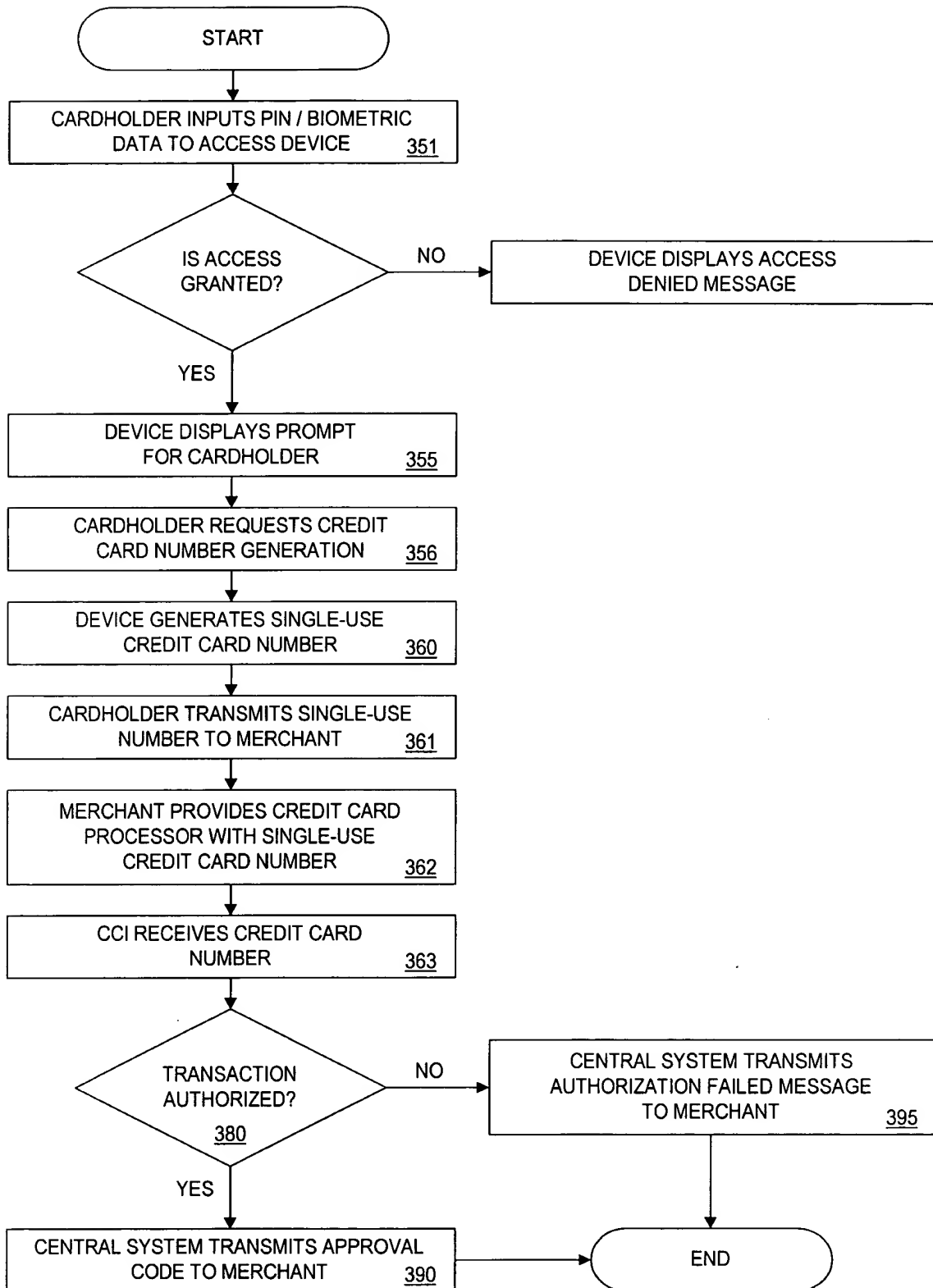


FIG. 3B

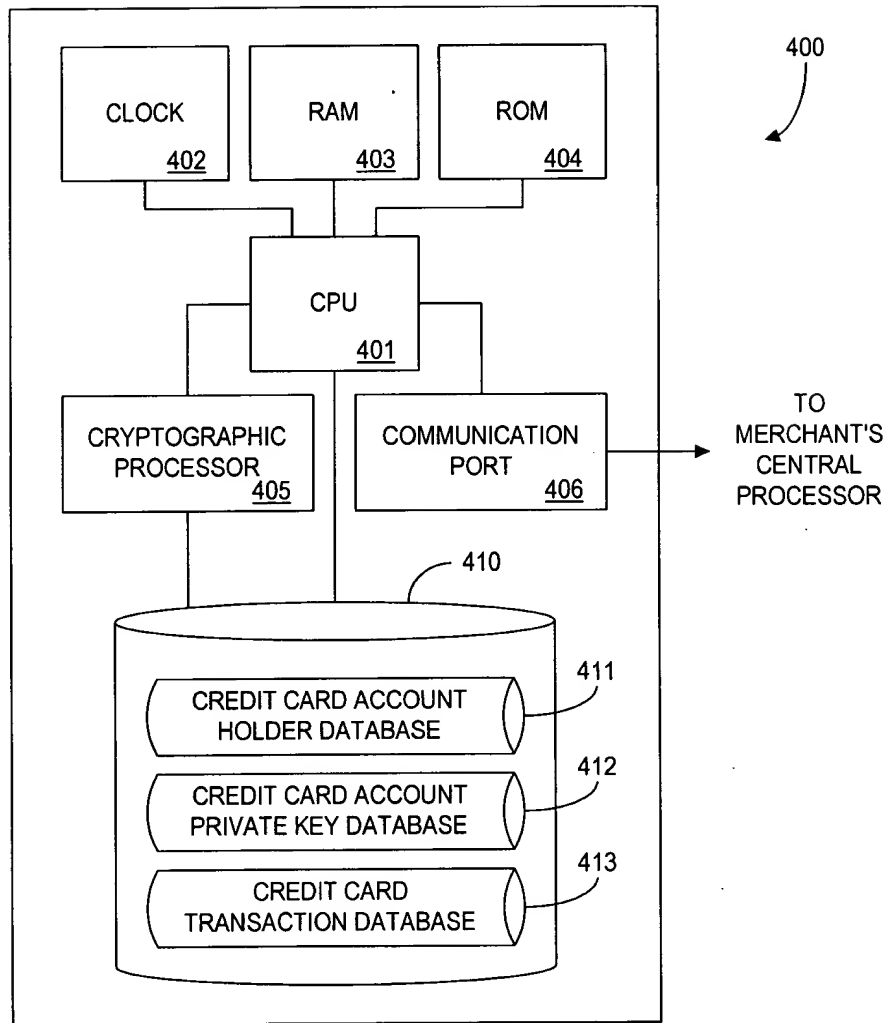


FIG. 4

CARDHOLDER ACCOUNT NUMBER	NAME	ADDRESS	PHONE NUMBER	TOTAL CREDIT LINE	AVAILABLE CREDIT LINE	EXPIRATION DATE
501	502	503	504	505	506	507
2222-3333- 4444-5555	TIM JOHNSON	99 MAIN ST. HOMETOWN, CT 22222	(333) 444-5555	\$2,000	\$1,233	05/98
9999-8888- 7777-6666	SUE MARVIN	10 CENTER ST. ROCKPORT, NJ 99999	(999) 111-2222	\$3,500	\$3,500	08/99

FIG. 5

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CARDHOLDER PRIVATE KEY <u>601</u>	CARDHOLDER ACCOUNT NUMBER <u>501</u>	NONCE <u>602</u>
1100010101110	2222-3333- 4444-5555	1011011100011010
1000011111101	9999-8888- 7777-6666	0111011110010100

FIG. 6

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CARDHOLDER ACCOUNT NUMBER <u>501</u>	EXPIRATION DATE <u>507</u>	TRANSACTION AMOUNT <u>702</u>	MERCHANT IDENTIFICATION NUMBER <u>703</u>	INITIALIZATION VARIABLE <u>704</u>
2222-3333- 4444-5555	05/98	\$23.98	123456	27
9999-8888- 7777-6666	08/99	\$56.34	654321	96

FIG. 7



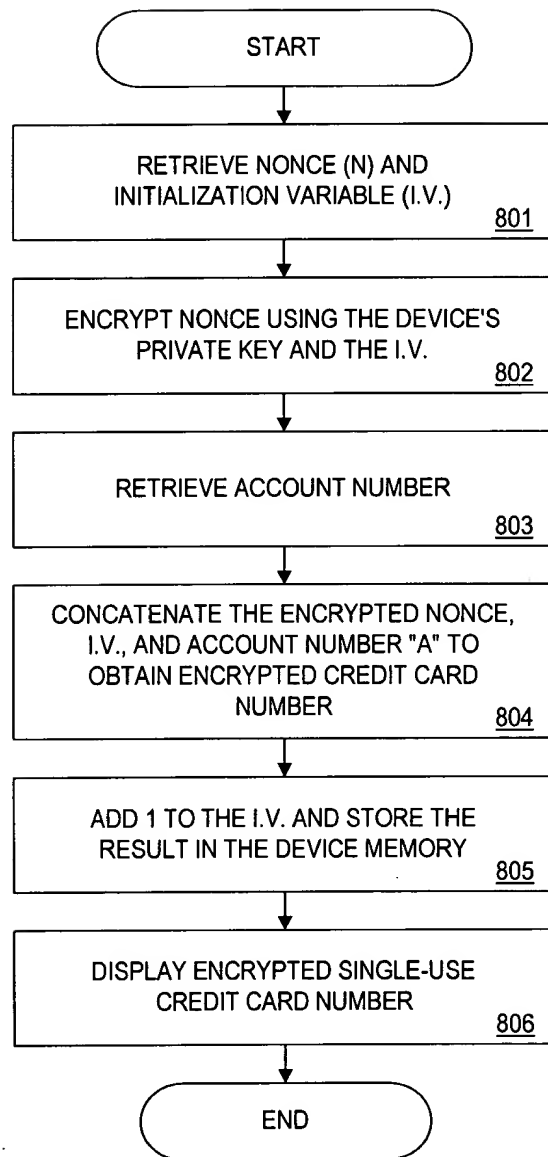


FIG. 8

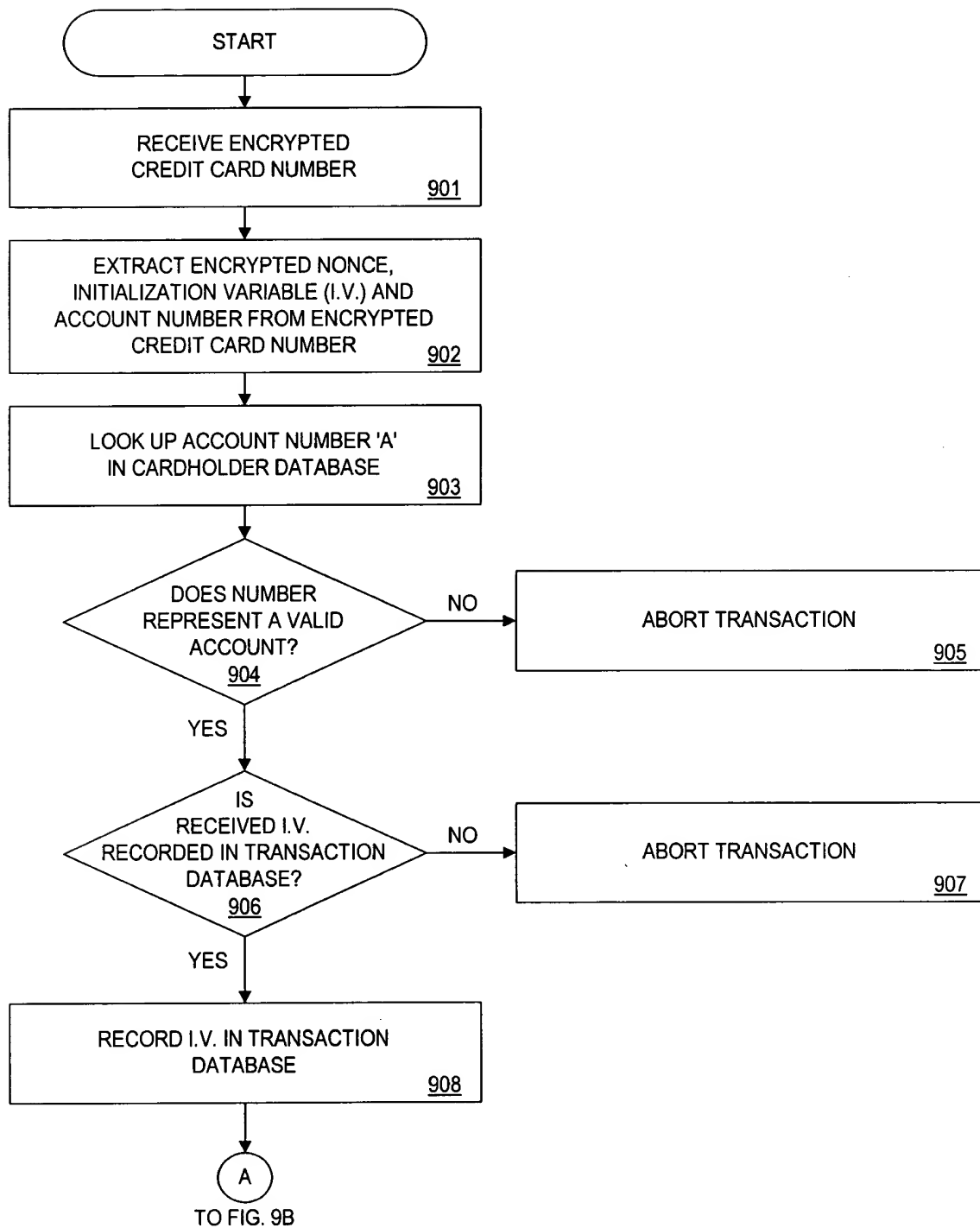


FIG. 9A

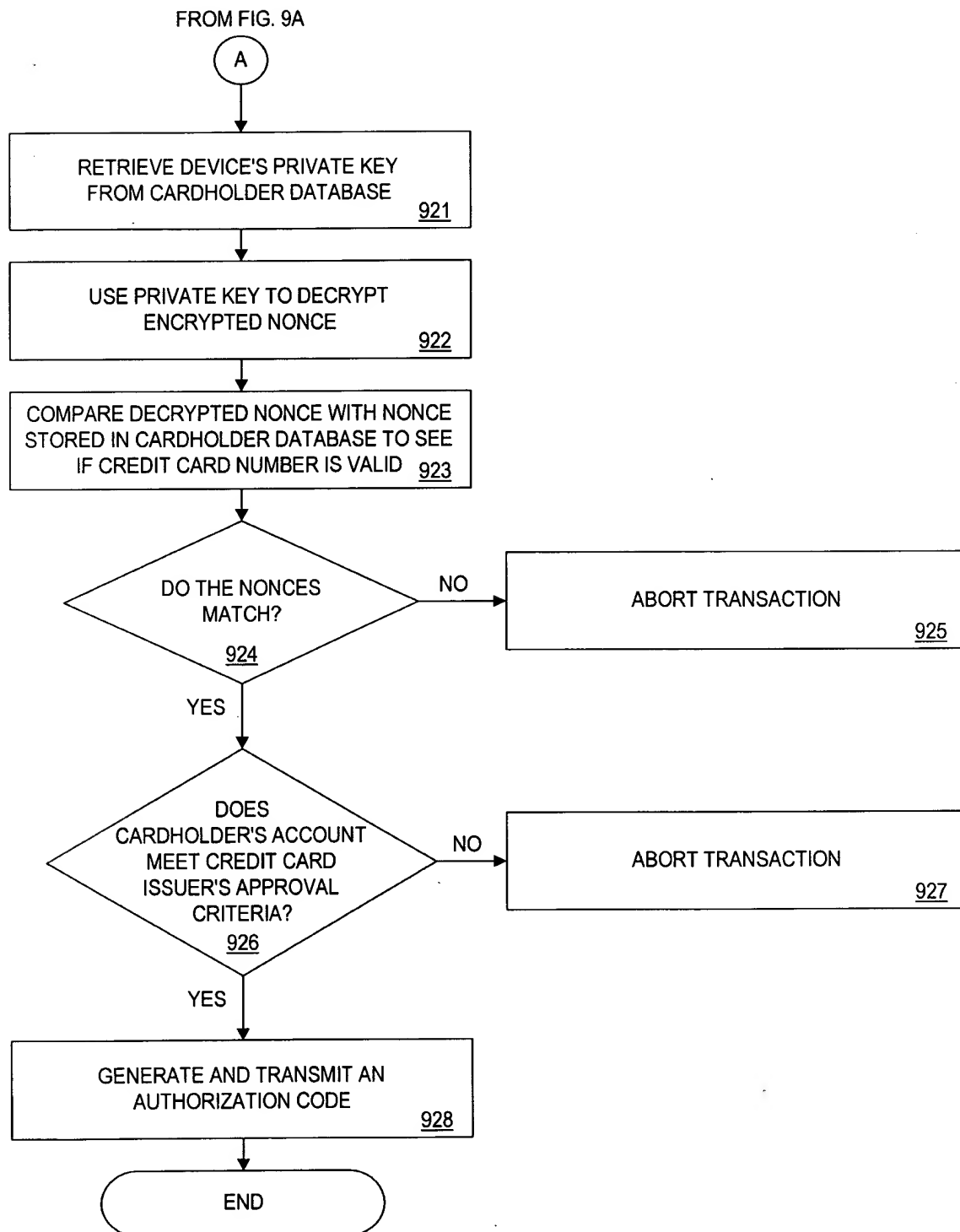


FIG. 9B

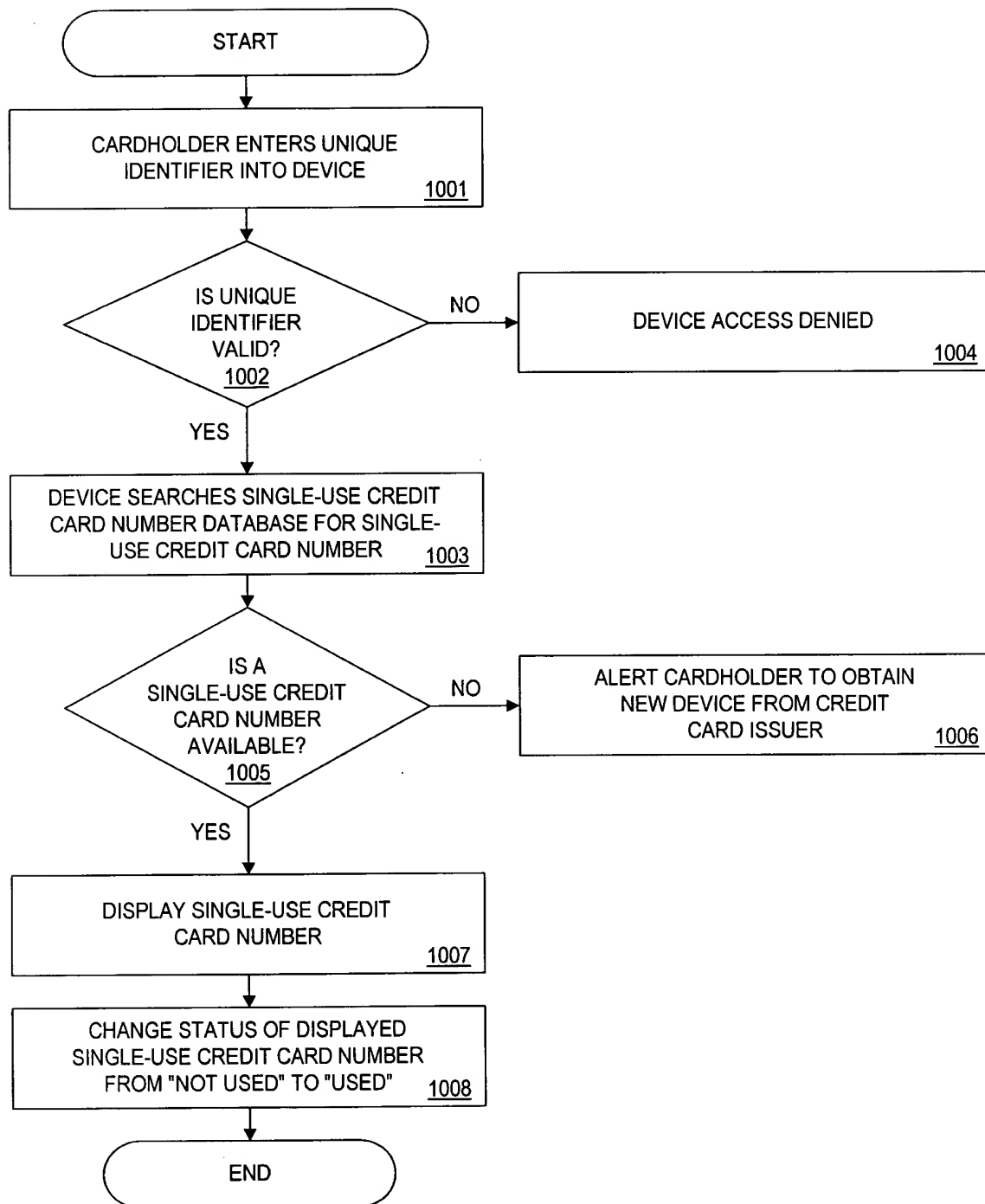


FIG. 10

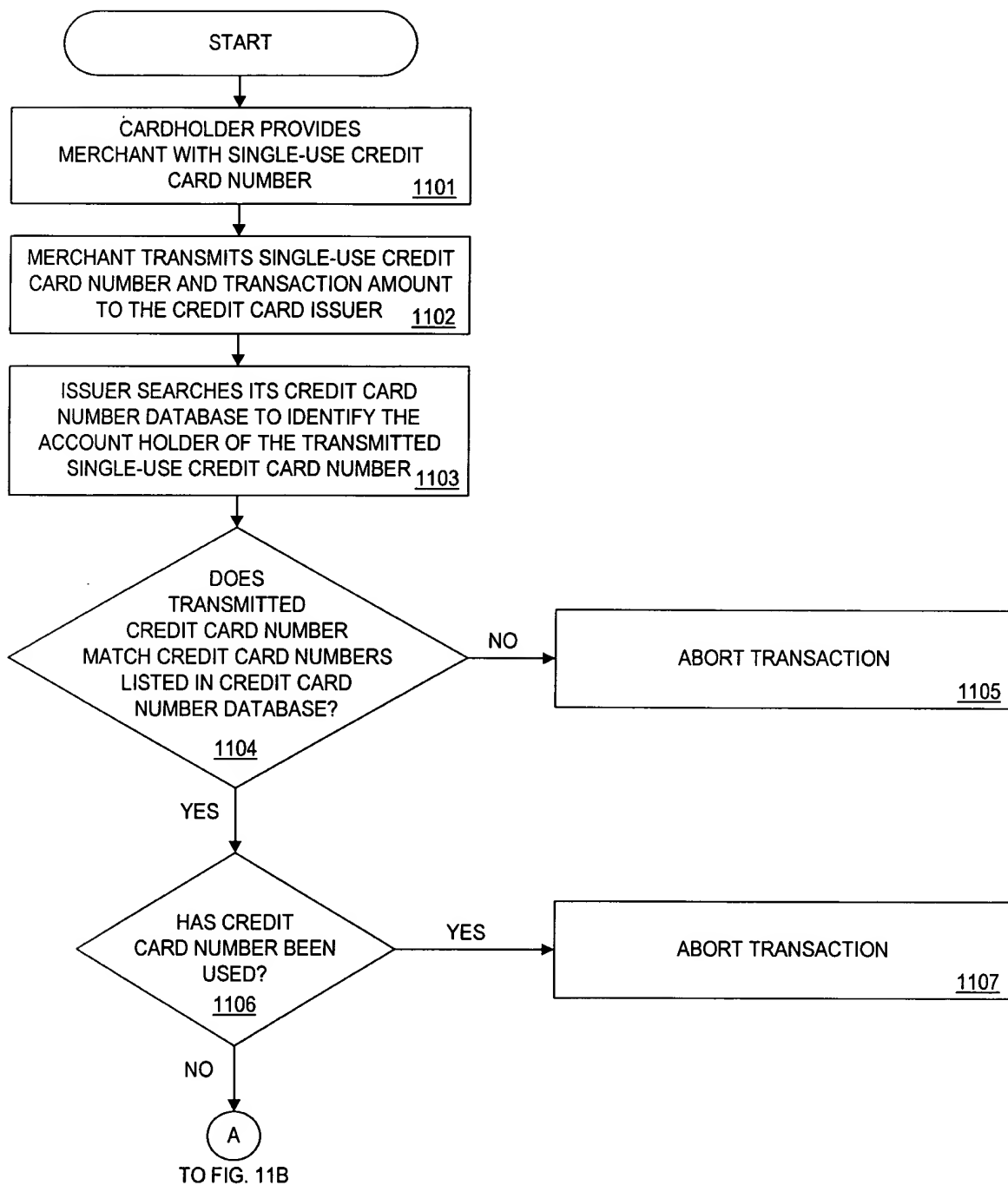


FIG. 11A

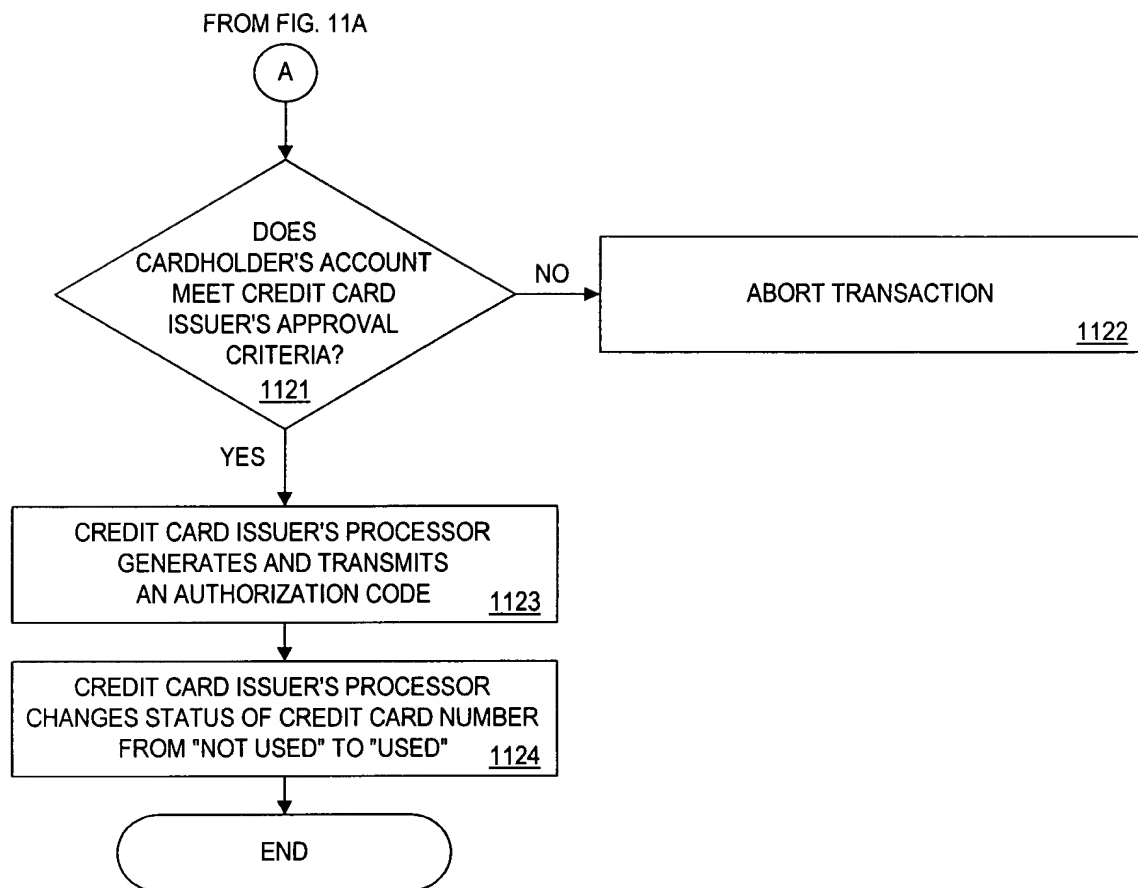


FIG. 11B

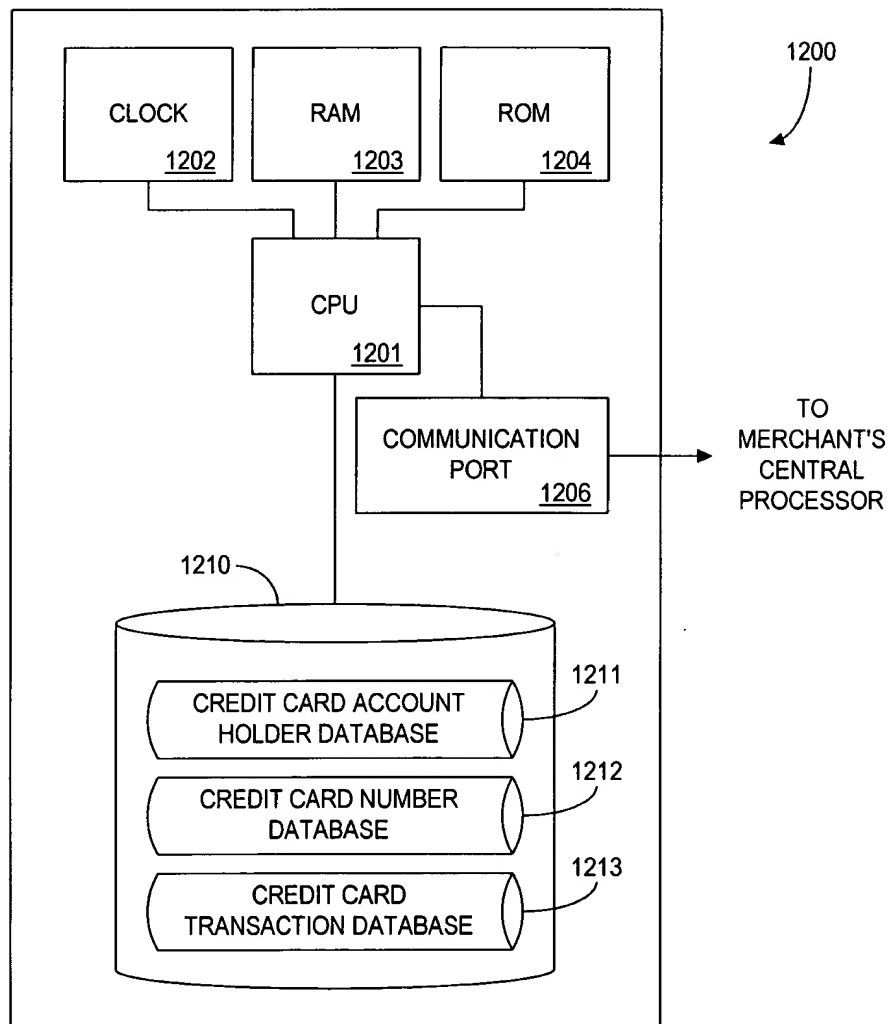


FIG. 12

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CARDHOLDER ACCOUNT NUMBER <u>501</u>	CARDHOLDER NAME <u>502</u>	CREDIT CARD NUMBER <u>1301</u>	STATUS <u>1302</u>
2222-3333- 4444-5555	TIM JOHNSON	3122-2222-3333-6644	USED
		3122-1222-3333-7697	NOT USED
		⋮	⋮
		3122-1222-3394-4181	NOT USED
9999-8888- 7777-6666	SUE MARVIN	1454-8000-3366-7171	USED
		1454-8000-3366-7172	USED
		⋮	⋮
		1454-8000-3989-6097	NOT USED

FIG. 13



1213 →

CARDHOLDER ACCOUNT NUMBER <u>501</u>	EXPIRATION DATE <u>507</u>	TRANSACTION AMOUNT <u>702</u>	MERCHANT IDENTIFICATION NUMBER <u>703</u>
2222-3333- 4444-5555	05/22/98	\$23.98	123456
9999-8888- 7777-6666	08/01/99	\$56.34	654321

FIG. 14